

**REMARKS**

Claims 1-4, 6, 7, 9-14, 16, 17 and 19-24 are pending. By this Amendment, claims 1 and 11 are amended. No new matter is added. Reconsideration in view of the foregoing amendments and the following remarks is respectfully requested.

Applicants appreciate the courtesies shown to Applicants' representatives by Examiners Harbeck and Sough in the June 19 personal interview. Applicants' separate record of the substance of the interview is incorporated into the following remarks.

The Office Action rejects claims 1-4, 6, 7, 9 and 10 under 35 U.S.C. §102(e) over U.S. Patent Application Publication No. 2002/0198803 A1 to Rowe. This rejection is respectfully traversed.

Claim 1 recites, *inter alia*, that the earned value is accrued based on the principal, a rate and a prior accrued value. This feature is described in the specification at paragraph [0010], for example.

As discussed and agreed to during the personal interview, Rowe does not teach or suggest this feature. Therefore, Applicants respectfully submit that claim 1 is patentably distinct from Rowe.

Claims 2-4, 6, 7, 9 and 10 are allowable at least for their dependence on claim 1, as well as for the additional features they recite.

At least for these reasons, withdrawal of the rejection is respectfully requested.

The Office Action rejects claims 11-14, 16, 17, 19 and 20 under 35 U.S.C. §103(a) over Rowe. This rejection is respectfully traversed.

Claim 11 recites, *inter alia*, that the earned value is accrued based on the principal, a rate and a prior accrued value. Similar to claim 1, Rowe does not teach or suggest this feature. Accordingly, claim 11 is patentably distinct from the applied reference.

Claims 12-14, 16, 17, 19 and 20 are allowable at least for their dependence on claim 11, as well as for the additional features they recite. Therefore, withdrawal of the rejection is respectfully requested.

The Office Action rejects claims 21-24 under 35 U.S.C. §103(a) over Rowe in view of "New B or A Card Offers Discounts on Bank Products" by Jennifer Kingson Bloom (Bloom). This rejection is respectfully traversed.

Bloom does not overcome the deficiency of Rowe with respect to claims 1 and 11. Therefore, claims 21-24 are allowable at least for their dependence on claims 1 and 11, respectively, as well as for the additional features they recite. Accordingly, withdrawal of the rejection is respectfully requested.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of the application are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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